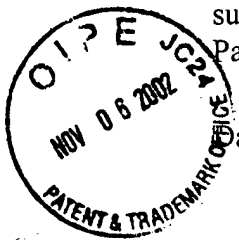


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I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C., 20231, on:

Date: October 30, 2002By: Danusa Gaudin 3621

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: JONATHAN D. COOPER

EXAMINER: UNKNOWN

APPLICATION NO.: 09/648,102

ART UNIT: UNKNOWN

FILED: 08/25/2000

CONFIRMATION NO: UNKNOWN

FOR: IMPROVED MONEY TRANSFER SYSTEM AND
METHOD WITH ADDED SECURITY FEATURES

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NOV 1 2 2002

PRELIMINARY AMENDMENT

GROUP 3600

Dear Sir:

Please enter the following preliminary amendment to the above referenced patent application. This preliminary amendment is being filed in conjunction with a Pre-Grant Publication Submission filed on October 24, 2002, the acknowledgement for which is being enclosed herein.

IN THE DRAWINGS

NE

Please replace original informal FIGs 1-15 with enclosed formal FIGs 1-15. A letter to

04/02/2003 LWALDEN 00000001 502207 09648102
The official drawings are herein enclosed.01 FC:1202
02 FC:1201

234.00 CH

IN THE CLAIMS

Please amend the claims as follows:

1. (Once Amended) A computer system to facilitate secure money transfer transactions between sender consumers and recipient consumers, said computer system comprising:

a transaction control center for receiving information from a sender consumer in order to initiate a secure money transfer with a recipient consumer;

a computer readable medium configured to enable the completion of a secure money transfer when utilized by a recipient consumer;

A' *sub* *CL*